

CRESTWOOD VILLAGE

Co-Op Four

phone: 732.350.0230 fax: 732.350.6930 www.crestwoodvillageFOUR.com

JUNE 2021

Trustee's Note . . .

We're happy to introduce our new Receptionist, Theresa Rose. Terri is the new smiling face you'll see when visiting the Clubhouse and she comes to Village Four with extensive Front Desk Receptionist and Customer Service Relations experience.

Previous knowledge of basic office software, such as Microsoft Office Suite, along with our TOPS accounting software made for a perfect fit for our village and streamlined her transition to our office team.

Attendees at our May 20 open meeting may have had the opportunity to meet Terri and also Val Seidner, our Community Manager, both of whom are doing an outstanding job for our village.

Terri is also a Notary so please feel free to call ahead to schedule time with her if you need official documents notarized.



APRIL 2021 NEW RESIDENTS

ALEXANDER SHEBALIN

DIANE SANDS

RAYMOND P. MCGRATH

FRANCIS SHARPLES & BARBARA PALKA

LINDA FORTUNE

ANTOINETTE MARIE MOHLER

ANTONINA JAROSLAWSKY

CAMILLE LAU

DALE & SABINA PELTIER

MARITZA CRIADO VILLEGAS & LUIS SERRANO

LAURA & RICHARD DEMPSEY

PATRICIA M. BURNUP

SUSAN & THEODORE NAROZNY

We have installed a **RING DOOR-BELL** in the vestibule at the clubhouse for no-contact assistance and to easily communicate with the office staff.

Just **RING** the bell and Terri can see, hear, and speak with you to assist you.

The **RING DOORBELL** immediately captures video and detects motion which should lessen your waiting time to speak with someone in the office.



JUNE AT A GLANCE

June 4 - Outdoor Flea Market

June 8 - NJ Primary Election

June 18 - TAILGATE DANCE PARTY!

June 20 - FATHER'S DAY

June 26 - Village -Wide Garage Sales

TREASURER'S INCOME & EXPENSE REPORT

January 1 - April 30, 2021

Account	Description	Year-To-Date		Description	
	INCOME			60405 OFFICE PETTY CASH	\$ -
40105	Monthly Carrying Charges	\$ 1,395,803.19		60410 OFFICE SALARIES	\$ 45,578.33
40125	LATE FEE INCOME	\$ 111.76		60420 EMPLOYEE MILEAGE/REIMBURS	\$ 213.92
40155	REPAIR FEE INCOME	\$ 20,604.00		60432 CO-OP LUNCHEON/DINNER EX	\$ 433.67
40160	HOME INSPECTION INCOME	\$ 300.00		60434 OCEAN OPER ACCT BANK FEES	\$ -
40227	INT. INC. OCEAN - #1611	\$ -		60435 FIDUCIARY FEES	\$ -
40245	INT. INC. OCEAN FIRST	\$ 494.23		60440 ADVERTISING	\$ 471.68
40510	ADMIN. FEE INCOME	\$ 22,550.00		60450 OFFICE SUPPLIES	\$ 4,713.31
40536	INCOME FROM PARKING LEASE	\$ 1,600.00		60460 COMPUTER SERV. TECH SUPPO	\$ 1,094.76
40545	FLEA MARKET INCOME	\$ 364.25		60461 COMPUTER/ PROGRAM TECH - T	\$ 1,487.27
40590	MISC. INCOME	\$ 2,675.00		60470 OFFICE PHONE	\$ 2,261.85
40592	TWP. REIMB. - STR LGHT PR YR	\$ -		60475 OFFICE INTERNET CONNECTION	\$ 790.35
40595	INCOME FROM CREDIT APPLICA	\$ 7,881.71		60486 PRINTER MAINT. AGREEM	\$ 2,865.68
	Subtotal Income	\$ 1,452,384.14		60490 REFUND TO RESIDENT	\$ 787.00
	EXPENSES			60494 POSTAGE EXPENSE	\$ 1,147.53
60110	MAINTENANCE SALARIES	\$ 70,032.25		60495 OFFICE MISC. EXPENSE	\$ (774.49)
60115	ON-CALL MAINTENANCE PAY	\$ 3,200.00		60496 CHRISTMAS BONUS	\$ -
60125	GEN'L& INS REPAIRS/STORM D	\$ -		60497 ADMIN FEES - PAYROLL/401K	\$ 6,870.70
60130	TREE REMOVAL EXPENSES	\$ 5,435.60		Office & Administrative	\$ 67,941.56
60131	CONCRETE REPAIR/RESURFACI	\$ -		60510 CUSTODIAN SALARIES	\$ 7,161.50
60140	POWER WASHING/PAINTIN	\$ 28,932.37		60520 CLUBHOUSE ELECTRICITY	\$ 5,035.61
60150	MAINTENANCE SUPPLIES	\$ 3,258.03		60530 WATER & SEWER	\$ 285.86
60155	MAINT. EQUIPMENT	\$ -		60535 CLUBHOUSE OIL	\$ 6,304.58
60160	P/U TRUCK MAINTENANCE	\$ 780.59		60540 CLUBHOUSE ALARM	\$ 332.35
60161	MTC PICKUP TRK REG/LIC FEES	\$ 245.00		60550 CLUBHOUSE SUPPLIES	\$ 176.93
60165	MAINTENANCE GAS EXP.	\$ 4,144.49		60560 CLUBHOUSE EQUIPMENT	\$ -
60170	RADIO EXPENSE	\$ 105.00		60570 CLUBHOUSE PHONE	\$ 325.84
60176	ELECTRIC - BINGO SIGN	\$ 43.97		60575 CLUB HOUSE COPIER EXP-LIBR	\$ -
60190	PUMP STAT ELECT WAYNE CT	\$ -		60576 C/H HEATING/AIR REPRS	\$ 5,072.68
60195	MAINT. MISC. EXPENSE	\$ -		60580 C/H REPAIRS-IMPROV'MT	\$ -
60196	MAINTENANCE UNIFORMS	\$ -		60585 C/H GROUNDS MISC. EXP	\$ -
60197	VOICE MAIL CELLPHONE	\$ 711.90		60590 C/H MAINT. CONTRACTS	\$ -
	Maintenance	\$ 116,889.20		60594 FLEA MARKET EXPENSES	\$ 55.98
60250	GARBAGE SUPPLIES	\$ -		60595 C/H MISC. (TRRV,AD,GUTT,GR)	\$ -
60260	GARBAGE TRUCK MAINT.	\$ 987.63		Clubhouse	\$ 24,751.33
60265	GARBAGE GAS EXPENSE	\$ 1,510.00		60610 LEGAL FEES	\$ 5,844.00
60270	LANDFILL DUMPING FEES	\$ 1,033.47		60630 OTHER PROFESSIONAL FE	\$ -
60280	PERMITS/GARB REG/LIC FEES	\$ 1,633.00		60640 GENL. ACCOUNTING FEES	\$ -
	Garbage Dept	\$ 5,164.10		60645 AUDIT FEES	\$ -
				Professional Fee	\$ 5,844.00

THE FOLLOWING AMOUNTS INCLUDE PAYMENTS FOR MAY ITEMS THAT WERE PAID IN APRIL WHICH MADE OUR FIRST QUARTER EXPENSES HIGHER THAN NORMAL.

*\$101,009.40 Lawn Service costs include May's payment which was paid in April as per the contract

*\$618,598.75 Real Estate Taxes were paid in January and April which is payment for 6 months of taxes paid in a 4 month period

TREASURER'S REPORT

January 1 - April 30 2021 (continued)

60710	GENERAL INSURANCE	\$ 118,737.51	70850	PAYROLL TAX EXPENSE	\$ 14,158.87
60715	AUTO INSURANCE	\$ 5,758.15	70860	EMPLOYER 401K CONTRB	\$ 480.74
60720	WORKMAN'S COMPENSATION	\$ 11,231.90		Payroll Taxes	\$ 14,639.61
60750	EMPLOYEE HEALTH INSURANCE	\$ 31,369.92	70950	RPLCMNT FUND ASSESSMT	\$ 259,542.32
60751	EMPLOYEE DENTAL INSURANCE	\$ 970.79	70980	OPERATING CONTINGENCY	\$ 1,000.00
60752	EMPLOYEE GROUP LIFE INSURA	\$ 681.52		Replacement Reserve	\$ 260,542.32
60753	EMPLOYEE VISION INSURANCE	\$ 188.06		TOTAL EXPENSES	\$ 1,520,590.34
	Insurance	\$ 168,937.85		Current Year Net Income/(los	\$ (68,206.20)
70150	BUS SERVICE EXPENSE	\$ 43,906.64			
	Bus Service	\$ 43,906.64			
70250	LAWN SERVICE EXPENSE	\$ 101,009.40			
	Lawn Maintenance	\$ 101,009.40			
70350	SNOW REMOVAL EXPENSE	\$ 48,088.94			
	Snow Removal	\$ 48,088.94			
70450	EXTERMINATING EXPENSE	\$ 36,146.32			
70451	MOLD TREATMENT EXP	\$ 3,678.43			
	Exterminating	\$ 39,824.75			
70520	STREET LIGHTING EXP.	\$ 2,041.56			
70525	PARKING LOT LIGHTING	\$ 2,410.33			
	Street Lighting	\$ 4,451.89			
70720	REAL ESTATE TAX EXP.	\$ 618,598.75			
	Real Estate Taxes	\$ 618,598.75			



MAY OUTDOOR FLEA MARKET GAINS

AFTER ALL EXPENSES, THE VILLAGE MADE A PROFIT OF \$503.68 FROM TABLE FEES AND FOOD AT MAY'S OUTDOOR FLEA MARKET!

A SPECIAL THANKS TO VOLUNTEERS LIZ HALLER FOR MANAGING THE & DRINKS AND TO SANDY EDSALL AND ANNETTE HENRICHSEN FOR MANNING THE RESIDENT'S TABLE. JANET TINE ALSO HELPED SIFT THROUGH THE DONATED ITEMS FOR THE RESIDENT'S TABLE.

A SPECIAL THANKS TO JERRY FOR BRINGING BACK PULL TABS, WHICH HAVE BEEN GREATLY MISSED!

OUR NEXT FLEA MARKET IS SCHEDULED FOR FRIDAY, JUNE 4, WHICH MAY BE EXTENDED ONTO THE UPPER PARKING AREA TO ACCOMMODATE THE NUMEROUS VENDORS ON THE WAITING LIST, HOPING TO RENT A TABLE.

COME OUT AND ENJOY THE DAY!



*rain date Friday, June 11

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CRACKING DOWN ON PEOPLE WHO HAVE NOT BEEN APPROVED TO RESIDE IN VILLAGE FOUR

Our governing documents state that:

- *occupancy of a dwelling unit is limited to three persons.
- *all occupants must be 19 years of age or over.
- *anyone residing in a unit must undergo a credit check and be approved by the Board of Trustees.

Fines of \$50 per day, per violation will be assessed for any above violation.

EXAMPLE-a family of 4 with 2 children occupying a unit in addition to the certificate holder will incur a \$150 p/day fine (\$50-more than 3 people in a unit + \$50-occupants under 19 years of age + \$50-not approved by the board)

If you currently occupy a dwelling and have not been approved by the board to do so, please contact the office immediately to get the vetting process started to avoid the above fines being charged to the certificate holder's account.

APRIL RESALES

\$842,400 - TOTAL SALES
\$ 25,272 - Transfer Fees
\$ 7,800 - Closing Fees
\$ 33,072 - TOTAL RESALES INCOME

Kudos to everyone in the office who made this possible, from our Trustee, Karen Reuther who kept files organized during the handoff to Val Seidner, our Community Manager, who single-handedly facilitated each of the closing, 5 in one particular day!

Our back-office with Valerie Roskamp and Tom Falkowski did a super job managing the unit inspections and repairs, as well as keeping all those checks organized and deposited into the various accounts.

And to Terri, our receptionist, the first person everyone encounters with their first phone call. Great job everyone!

IN THE SPOTLIGHT IS RICHARD MARTIN, our valued Trustee at Large and past organizer of our monthly newsletter delivery teams.

We would all like to recognize and thank Dick for his many years of monthly newsletter distribution management volunteerism.

Dick, a current Trustee, has managed the distribution team for 10 years and never skipped a beat. Once a month Dick could be found in the main hall counting, collating, and compiling stacks of newsletters and the Crestwood Village Sun then sending out his teams of volunteers to distribute them in our newsletter slots.

With lots of ground to cover, we could always count on Dick to cover that ground.

MANY, MANY THANKS DICK!

What will you do with all your new spare time?

TAILGATE DANCE PARTY - Friday, June 18 - 6:00pm - 9:00pm

Let's all get out and get moving!

It's a BYOE (**B**ring **Y**our **O**wn **E**VERYTHING)...your car, your food, your chair, your friends, and your dancing shoes, while D.J. MARE HAZE spins the mixes ... oldies, 50's, 60's, 70's and beyond, soul, country, and a line dance or two.

You may know Mare from Albas where she DJ's on Ladies night or from other local events.



*Rain Date - Friday, June 25



CARRY-IN
CARRY-OUT

Covid Concerns:

- *masks are not required outdoors if social distance is maintained
- *remain safe by your car and with your own food items
- *nothing to sanitize in your own surroundings BUT sanitizing stations will be available on-site
- *RESTROOMS WILL BE OPEN

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AUDIT REPORT MISHAP
SEE NEXT PAGE

INDEPENDENT AUDITOR'S REPORT

*To the Board of Trustees and Stockholders of
Crestwood Village Co-Op Four, Inc.
Independence Hall, Moccasin Drive
Whiting, New Jersey 08759*

Report on the Financial Statements

We have audited the accompanying financial statements of Crestwood Village Co-Op Four, Inc. which comprise the balance sheet as of December 31, 2020, and the related statements of revenues, expenses, and changes in fund balance and cash flows for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Crestwood Village Co-Op Four, Inc. as of December 31, 2020, and the results of its operations and its cash flows for the year then ended in conformity with accounting principles generally accepted in the United States of America.

PAGES 1 & 2 OF THE 2020 AUDIT REPORT WERE INADVERTENTLY LEFT OFF OF THE AUDIT PACKAGE RESIDENTS RECEIVED AT THE OPEN MEMBERSHIP MEETING ON MAY 20, 2021 due to the fact that the copies were made from the report received for the board's review and those first pages stated "This information is intended solely for the use of the Board and management of the Co-Op and is not intended to be and should not be used by anyone other than those specified parties."

Immediately afterwards, Roger Printz addressed the issue with the board and when we looked into it further it was determined that two different cover letters were received on the same day and the report that was copied was from the board version so those pages were removed. We apologize for this error and we thank Roger Printz for following through with his concern.

To rectify this error, we've posted these first two pages below that were addressed to the members but mistakenly not copied..

As always, the complete 2020 Audit Report can be obtained by calling the office and requesting one be mailed or emailed to you Thank you!

MOHEL ELLIOTT BAUER & GASS

A P R O F E S S I O N A L A S S O C I A T I O N

CERTIFIED PUBLIC ACCOUNTANTS

Report on Summarized Comparative Information

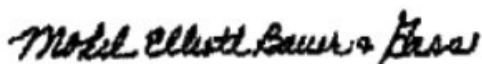
We have previously audited Crestwood Village Co-Op Four, Inc.'s December 31, 2019 financial statements and our report dated April 10, 2020 expressed an unmodified opinion on those financial statements. In our opinion, the summarized comparative information presented herein as of and for the year ended December 31, 2019, is consistent, in all material respects, with the audited financial statements from which it has been derived.

Report on Supplementary Information

Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. The supplementary information shown on page 15 and 16 is presented for purposes of additional analysis and is not a required part of the financial statements. Such information is the responsibility of the Co-Op's management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

Disclaimer of Opinion on Required Supplementary Information

Accounting principles generally accepted in the United States of America require that the information on future major repairs and replacements on page 14 be presented to supplement the basic financial statements. Such information, although not a part of the basic financial statements, is required by the Financial Accounting Standards Board, which considers it to be an essential part of financial reporting for placing the basic financial statements in an appropriate operational, economic, or historical context. We have applied certain limited procedures to the required supplementary information in accordance with auditing standards generally accepted in the United States of America, which consisted of inquiries of management about the methods of preparing the information and comparing the information for consistency with management's responses to our inquiries, the basic financial statements, and other knowledge we obtained during our audit of the basic financial statements. We do not express an opinion or provide any assurance on the information because the limited procedures do not provide us with sufficient evidence to express an opinion or provide any assurance.



MOHEL ELLIOTT BAUER & GASS, P.A.

Certified Public Accountants

April 21, 2021

Toms River, New Jersey

WOMEN'S CLUB 2021

So it's June, we are still closed. Hope we can open in July or August!

June 14 is Flag Day then we have June 20, Fathers Day and June 24 - 71 years ago the Korean War began in 1950.

I like this on June 27 - Stress Awareness Day, we all have a lot of stress being home for 1 year! Keep praying we will be back to our Women's Club soon.

Have a great month and look at all the beautiful flowers and the beautiful trees and our green grass!



TIME TO BAKE EASY CORN CASSEROLE

- 1/2 cup melted butter
- 2 eggs
- 1 package JIFF Corn Muffin Mix
- 2 cups canned corn (drained) or frozen
- 1 cup creamed corn

Mix, bake at 350

Cupcakes - 15-12 mins, bundt pan - 36 mins, 8 or 9 inch pans - 25 mins



CLUBHOUSE - OPEN or CLOSED? PLEASE HELP US DECIDE!

As NJ indoor gathering restrictions are beginning to lift, all senior communities are faced with the difficult decision to open our clubhouses or keep them closed until all legal liability indemnifications are in place, holding the village harmless for negligence that could result in a Covid-19 related lawsuit.

According to our village attorney, our village liability insurance policy offers NO indemnification from any communicative disease or Covid 19, which means if someone claims they contracted Covid 19 from being in our clubhouse, our insurance company will not protect us, nor will they provide legal counsel for us to fight any lawsuit that may ensue. This same situation applies to each trustee, individually, which means the trustees have no liability protection and could be sued personally.

Liability Waivers offer some protection; however, gross negligence or willful misconduct takes precedence over liability waiver protection, again, leaving the village open to a potential lawsuit. Gross negligence is something like a custodian forgetting to wipe down a doorknob and a person claiming they received Covid 19 as a result of this negligence.

Anyone can sue for any reason and the burden is on that person to prove causation, which may not be easy.

Considering this unique position the village is faced with, please let us know if you think the clubhouse should be opened or remain closed until there are legal liability limits in place for senior communities which is currently going through the legislative process. **please mail in your vote below or call the clubhouse.*



_____ LET'S OPEN THE CLUBHOUSE

NAME: _____

_____ WE SHOULD KEEP THE CLUBHOUSE
CLOSED UNTIL WE CAN REOPEN WITHOUT BEING
LEGALLY LIABLE FOR BEING SUED DUE TO COVID

ADDRS: _____

PHONE: _____

PLEASE DON'T FEED THE ANIMALS by Frank Skettini, Board Vice President

Most of us chose to live here in the Crestwood Villages partly because we enjoy the bucolic ambience. Surrounded as we are by the Pine Barrens, these units lie amidst abundant wildlife. Various bird, squirrel, groundhog, and deer species abound, in addition to the different domestic pets residents keep. It just feels good to live in harmony with nature, as far as possible, within reason. Keeping a garden of plants and pet care are two excellent ways to be in touch with the natural world. Believe it or not, supposedly keeping a pet offers health benefits for humans.

There are many health benefits of owning a pet. They can increase opportunities to exercise, get outside, and socialize. Pets can help manage feelings of loneliness and depression by giving us companionship. Most households in the United States have at least one pet.

Studies have shown that the bond between people and their pets can increase fitness, lower stress, and bring happiness to their owners. Regular walking or playing with pets can decrease blood pressure, cholesterol levels, and triglyceride levels. Some of the health benefits of having a pet include: decreased blood pressure, cholesterol levels, triglyceride levels, feelings of loneliness and increased opportunities for exercise, outdoor activities, and opportunities for socialization.

Unfortunately, pets can sometimes carry harmful germs that can make us sick even when the pet appears healthy. People typically keep domestic pets healthy with regular veterinary visits. The diseases people get from animals are called zoonotic diseases [look it up]. Quiet retirement life here in Village Four lulls animal lovers into a false sense of security. Contact with wild animals exposes humans to many serious illnesses, some of which can pass human to human after someone contracts the disease from an animal. Feeding wild animals endangers humans so much that New Jersey, Ocean County, Manchester Township all have ordinances in force against feeding wild animals.

Village Four does allow above ground bird feeders, but the Village bans “ground feedings,” that is, leaving edibles out for wildlife. Some find it “cute” enticing animals with plates of food left outdoors. I have even heard of misguided individuals trying to lure and “tame” deer by holding vegetables in the hand when deer are nearby. In addition to putting yourself in danger, remember, pests and people are attracted to the same things: an easy meal, a convenient water source, and a cozy place to raise a family. They will find these things inside our units, if we openly invite them. Once attracted near a unit, it takes only a little food and water to convince them to stay. Squirrels and raccoons alone cause enough damage annually here to impact our monthly carrying charges over time. Let's avoid the expense and hassle of dealing with pest damage by preventing it in the first place.

Someone might say, “I love animals, and only want what's best for them, that's why I feed the poor critters.” A terrible, foolish argument. Every wild creature in these Pine Barrens has gotten its food since creation the same natural ways, without any human intervention. You must not get between the animal and nature by deciding its diet. Even zoos post prominent signs, “DON'T FEED THE ANIMALS.” If you really care about wildlife, you would respect the natural order, not to mention our own Village rules and regulations.

Animal ground feedings violate our rules and regulations. Ocean County can fine the association for allowing a nuisance, so these feedings must stop. Violators will be dealt with by fines, so please stop feeding the animals.

I satisfy my own “Doctor Doolittle” side with a trip to the Popcorn Park and Zoo, right down Lacey Road. Popcorn Park Animal Refuge is a small non-profit 7-acre Animal Refuge and sanctuary located in Lacey Township. According to the Associated Humane Societies, this local sanctuary for abandoned, injured, ill, exploited, abused or elderly animals has programs to educate visitors about animals and their environments. The name "Popcorn Park" comes from the box of popcorn visitors can buy, with which we are encouraged to “Feed the Animals.”

But here in Village Four, please don't feed the animals.

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JUNE BUS SCHEDULE 2021

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1 NO TRIPS TODAY	2 9:00 AM Whiting Shopping Center & Whiting Commons Pm Only– Lacey Mall /Shop-Rite	3 NO TRIPS TODAY	4 9:00 AM Whiting Shopping Center and Whiting Commons 11:30 am Manchester Shop Rite	5 NO TRIPS TODAY
6 9:00 AM CHURCH STOPS AT: VARIOUS CHURCHES	7 10:00am Dollar Tree Whiting Shopping Center and Whiting Commons Return 12:40pm	8 NO TRIPS TODAY	9 9:00 AM Ocean County Mall Target/Lowes, DSW, Michaels	10 NO TRIPS TODAY	11 9:00 AM Whiting Shopping Center and Whiting Commons. 11:30 am Manchester Shop Rite	12 NO TRIPS TODAY
13 9:00 AM CHURCH STOPS AT: VARIOUS CHURCHES	14 10:00am Dollar Tree Whiting Shopping Center and Whiting Commons Return 12:40pm	15 NO TRIPS TODAY	16 9:00 AM Whiting Shopping Center & Whiting Commons Pm Only– Lacey Mall /Shop-Rite, Wal-Mart, TJ Maxx	17 NO TRIPS TODAY	18 9:00 AM Whiting Shopping Center and Whiting Commons. 11:30 am Manchester Shop Rite	19 NO TRIPS TODAY
20 9:00 AM CHURCH STOPS AT: VARIOUS CHURCHES	21 10:00am Dollar Tree Whiting Shopping Center and Whiting Commons Return 12:40pm	22 NO TRIPS TODAY	23 9:00 AM Wal-Mart, Aldi's, Kohl's Toms River	24 NO TRIPS TODAY	25 9:00 AM Whiting Shopping Center and Whiting Commons. 11:30 Manchester Shop Rite	26 NO TRIPS TODAY
327 9:00 AM CHURCH STOPS AT: VARIOUS CHURCHES	28 10:00am Dollar Tree Whiting Shopping Center and Whiting Commons Return 12:40pm	29	30 9:00 AM Freehold & 6 Flags Mall Return 3:30pm			

Driveway Reconditioning – A Fresh Approach

Ever notice how often the question, “Why?” is answered, “Because we’ve always done it that way”? There had been times in the past, in some areas, when “We’ve always done it that way,” worked. Conservatism is always the best default option, lacking a good reason for change.

Modern life has become too difficult for the easy way out. Our pace is too fast, life too complex. Even retirement living here in “The Pines” presents too many challenges for the “same old same old” to be adequate anymore.



Specifically, the expenses involved running this Co-op Village skyrocketed over the past forty-seven years such that, even adjusting for dollar value fluctuations, labor and materials are out of control. All this apart from alarming tax increases. Long story short – the trustees keep looking for ways to maintain shareholder value while freezing or even lowering expenses.

For example, typically the board budgets \$75K annually for driveway replacements. Former boards almost automatically gave a contractor a free hand to do full replacements rather than pursue less pricey options. Some driveways were replaced just to use up the funds in the budget, and didn’t really need anything more than a little patch.

Responding to this particular value opportunity, our Maintenance Supervisor, working with the trustees explored a fresh problem-solving approach. Rather than jump head first into full replacements right away, the thought was to implement a patching program and resealing, where feasible. A demo example of this work exists in the clubhouse parking lot area used for flea markets. It should save the village \$75K this year in cost avoidance, a trivial expense for the tool used to patch. An added benefit – you can drive over it immediately.

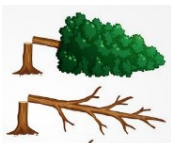
MAINTENANCE REPORT

TREES - Maintenance has identified hundreds of trees that need to be removed from the village due to roots high above ground level that pose tripping hazards or roots having lifted driveways or walkways. To save the cost of \$600-\$1500 per tree by using an outside contractor, the Board approved the purchase of a used Bucket Truck with a lift so our crew can perform these removals at a much reduced cost to the village. Pete is currently looking at some used options and we hope to get our crews up in the bucket soon!

ROOFS - Roofing materials have recently increased far beyond the contracted price with our roofing provider who is no longer able to hold his contracted material pricing for replacement plywood sheets where needed. Although these costs are rising, we have held back a small contingency in the roofing budget that should absorb these additional costs.

GUTTERS - gutters are done by an outside contractor so once we have a minimum of 10 units or more that require new gutters we enlist their services. With this in mind, please be patient as it’s not possible for us to call them out for one or two gutter replacements at a time.

LANDSCAPE MAINTENANCE - our summer lawn service is well in place and our contractor has implemented those measures the board recommended prior to the start of the season. So far, so good!



Reminder: Ask Your District Representative FIRST

The primary duty of the Representative is to work together with the Board of Trustees, to establish an appropriate link with and among the residents to further the smooth running operation of an informed and harmonious community.

Merrilee Burd (District Representative Advisory Board Chairperson)

Carol Marsella (District Representative Advisory Board Co-Chairperson)

REPS.	DIST.	UNITS	PHONE
Merrilee Burd	17B	Jefferson Lane: 1-4A,B,C,D; 5; 6-10A,B	848-223-4409
Carol Marsella	1A, 2B, 4B, 8B, 9B	Independence Pkwy.: 16-18-19A,B; 20A,B,C,D; 21-22-23A,B; 24-25A,B,C,D; 27A,B; 41-43-45-47-49-51-53A,B; 55-57-59-61-63-65-67-69-71-73-75; Hudson Pkwy.: 154-156A,B; 158A,B,C,D,E,F; 160A,B; 162-164A,B,C,D; 166-168-170-172A,B; Lincoln Ct.: 1-2-3-4-5-6-7; Musket Lane: 2-4-6A,B; 23-31; 32A,B; 33; 34A,B,C, D,E,F; 35-37; 39A,B; 41A,B,C,D; 43A,B; Moccasin Dr.: 17-19-21-23; 24A,B; 25-27-29-31-33-35	973-570-3470
Caroline Statile	1B, 2A	Independence Pkwy.: 26-28-29-30-31-32-33-34A,B; 35A,B,C,D,E,F; 37-39-36-38-40-42A,B; 44-46-48-50-52-54; Grant Ct.: 1-2-3-4-5-6-7	732-350-0701
Irene Tysh	5A, 5B	Valley Forge Dr.: 5-7-9A,B; 10A,B,C,D; 11-12-13-14-15-16-17A,B; 18A,B,C,D; 19-20-21-22-23-24-25-26-28A,B; Yorktowne Pkwy.: 69A,B,C,D; 71-73-82-84-86-88-90A,B	732-604-9388
Carolyn LaBerta	10A, 10B	Hudson Pkwy.: 131-132A,B; 133A,B,C,D; 134-136-138-140A,B; Molly Pitcher Ct.: 1-9A,B; Molly Pitcher Blvd.: 1-2-3-4-5-6A,B; 8-10-12A,B,C,D	732-849-3853
Frank Skettini	14A, 14B, 20A	Carteret Lane: 1A,B,C,D,E,F,G,H; 2-3-4-5-6-7-8A,B; Lexington Dr.: 21A,B,C,D; 22-23-24A,B; 25A,B,C,D; 26-27-29-30A,B; 28A,B,C,D; Hudson Pkwy.: 112-114-116A,B; 118A,B,C,D,E,F,G,H; Buckskin Ct.: 1-2-3-4-5A,B; Monticello Dr.: 15-17 A,B; 19A,B,C,D	732-350-0230
Carol Lawrence	15A	Hudson Pkwy.: 113; 115-121-123-125A,B; 117-119-120-122-124-126A,B,C,D	732-350-3090
Gene Faulkner	15B	Hudson Pkwy.: 127-128-129A,B; 130A,B,C,D,E,F; Mohican Lane: 8-9A, B; 10-11-12-13A,B,C,D	732-849-1282
Alan Grote	17A, 18B	Flintlock Lane: 1-5-6-8A,B,C,D; 2-3-4A,B; Alden Ct.: 1-2-3-4A,B; 5A,B,C,D,E,F; Franklin Lane: 20-22-24-26-28-30-32-34-36A,B; 29-31-33-35-37-39-41	732-779-3937
Irene Gendron	19A, 19B	Raleigh Dr.: 1-2-3-4-5-6A,B; Pioneer Ct.: 1-2-3-4-5-6-7; Franklin Lane: 4-6-8-10-12-14-16-18-19-21-23A,B; 15-17-25-27; Adams Ct.: 1-2-3-4-5-6	609-284-4461
Blanche Doran	20B	Hudson Pkwy.: 105-107A,B; 109-111A,B,C,D; Jackson Ct.: 1-2-3-4A,B; Monticello Dr.: 14-16-18-20A,B	732-849-4701
Lynne Tuzik	21A	Monticello Dr.: 3-4-5-6-7-8-10-11-12-13A,B; 9A,B,C,D	732-664-8317
Al Costanzo	22A	So. Columbus Blvd.: 100-102-104-105-106; Windsor Ct.: 1 thru 9; Wayne Ct.: 1 thru 8; Liberty Ct.: 1 thru 5	908-298-1144

Vacancies to be Filled

DISTRICTS:

3A, 3B, 4A, 6A, 6B, 7A, 7B, 8A, 8B, 11A, 11B, 12A, 12B, 13A, 13B, 16A, 16B, 18A, & 21B

If you are interested in volunteering please call Merrilee Burd @ 848-223-4409

OR Carol Marsella @ 973-570-3470

What's My Home Worth?

This is the most-asked question Realtors are asked, and for good reason. Back when I was an active Realtor, I found doing Comparative Market Analyses a difficult process, however, thankfully, my listings always sold within the range I suggested. The truth of the matter is, a home's value is only what a person would be willing to pay for it. Look at the Lexington Model for example. One unit recently sold for \$83,000 while another went for \$165,000. There are many factors that go into pricing a home – location, curb appeal, room sizes, number of bedrooms and bathrooms, condition, upgrades, age of roof & windows, garage or no garage, age of appliances – the list goes on and on.

I had a client that inherited their Father's home in Village Two that was estimated to be worth between \$42,500 and \$45,000. At our initial meeting, the youngest Son, who was the Executor, informed me since there were 4 Brothers, they each wanted to walk away with \$20,000 after deductions. I thanked him for his time and wished him luck finding a Realtor who would list that home for double its worth. After meeting with several new Realtors, he called me, and we listed it for \$45,000. It sold within a week for \$43,000. That is frequently what happens when a home is priced right. But now of course he is telling me I listed it too low, or it wouldn't have sold so quickly. My suggestion is, if you are going to contact a Realtor for their advice and expertise, you owe it to yourself to listen to them. At the same time, if your "Spidey-sense" is telling you this Realtor is not the right fit for you, listen to that as well. You don't have to sign with anyone you don't mesh with.

I also had a client that had installed steel siding on his home. He lived in a development of ranch homes in Bayville. Cookie-cutter homes as they were called. Every home had the same number of beds and baths and a garage. What differed was the condition of the home, the landscaping, location, and upgrades. I was one of several Realtors he had contacted. He was informed the market value was approximately \$245,000. He asked me to list it at \$299,900 because of the siding. "They'll never have to paint again" was his argument. Being new at the time, considering he was a friend of mine, and I was hungry for a listing, I went along with his wishes. Of course, the home sat on the MLS for months without even a nibble. I tried to convince him to lower the price, but he refused. Then when the listing expired, he was left with a home he had priced out of the market and I was left with awful statistics – listed 1, sold 0. I quickly learned the dangers of overpricing. When people see a new property on the market that ticks off most of their boxes, they tend to sit and develop a "wait and see what happens" approach. Maybe the price will drop. If it is overpriced to begin with, the price will undoubtedly drop because it was listed too high to begin with. The more the price drops, the more people start asking "I wonder what's wrong with that house". By the time it is in an appropriate price range, too many people have been watching and waiting and are no longer interested. So hopefully this illustrates the need to price a home correctly the first time.

In this market, Manchester Township has increased the real estate taxes quite a bit. People who own fee-simple (deeded) properties are hurting and/or don't want their hard-earned money going to taxes. Our Village, being a Co-Op, has now become desirable to them as taxes are included in the monthly carrying charges, so it makes sense that they would be willing to pay a bit more. Our carrying charges are still considered pretty low – it would certainly save them money every month.

So wherever you are in the process, whether you have listed your property and are waiting for a Buyer, or you have made an offer and are waiting to hear, or you are just simply living life in our little corner of the world, we wish you luck and happiness at every turn.

Below are the home sale prices for April. We have witnessed an incredible uptick in sale prices in the last couple of weeks. An Essex model that is selling for \$45,000, an Oxford that is selling for \$1,500 over asking, a Cambridge listed at \$87,500 that is selling for \$105,000, and a Yorktowne listed for \$139,900 that is going for \$161,000. This is a robust market with many potential buyers and little inventory. **Enjoy!**

RECENT RESALES	SOLD FOR
ESSEX	\$ 35,000.00
GEORGETOWNE	\$ 53,000.00
GEORGETOWNE	\$ 77,500.00
LEXINGTON	\$ 83,000.00
LEXINGTON	\$165,000.00
MADISON	\$ 30,000.00
OXFORD I	\$ 64,000.00
OXFORD II	\$ 72,500.00
STRATFORD	\$ 89,900.00
WINDSOR	\$ 35,000.00
WINDSOR	\$ 43,000.00
WINDSOR	\$ 47,000.00
WINDSOR	\$ 47,500.00

JUNE 2021

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
		1	2	3	4	5
				Repeat Day (I said "Repeat Day") Garbage Pick-Up	Outdoor Flea Market Hug Your Cat Day	
6	17	8	9	10	11	12
	Garbage Pick-Up Lawn Mowing	NJ Primary Elections Team 3		Garbage Pick-Up	Recycle Pick-up	
13	14	15	16	17	18	19
	Flag Day Garbage Pick-Up			Garbage Pick-Up	Tailgate Dance Party 6:00pm-9:00pm	
20	21	22	23	24	25	26
Father's Day	Garbage Pick-Up Lawn Mowing		Let it Go Day	Garbage Pick-Up	Recycle Pick-up	Village-Wide Garage Sales
27	28	29	30			
	Garbage Pick-Up					